

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1	"6067533".pn.	USPAT	OR	OFF	2004/11/15 10:58
S2	361	(loan or mortgage) same (payment or repayment) same (options or terms)	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	OFF	2004/11/15 10:59
S3	319	(variable) near10 (payment)	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	OFF	2004/11/15 11:01
S4	25	S2 and S3	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	OFF	2004/11/15 11:01

reviewed keyword paragraphs.
11/15/04

show files

File 15:ABI/Inform(R) 1971-2004/Nov 15
(c) 2004 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2004/Nov 11
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File 810:Business Wire 1986-1999/Feb 28
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File 634:San Jose Mercury Jun 1985-2004/Nov 13
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File 148:Gale Group Trade & Industry DB 1976-2004/Nov 15
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(c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Nov 13
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Nov 12
(c) 2004 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Sep
(c) 2004 The HW Wilson Co.
File 348:EUROPEAN PATENTS 1978-2004/Oct W05
(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20041111,UT=20041104
(c) 2004 WIPO/Univentio
File 347:JAPIO Nov 1976-2004/Jul(Updated 041102)
(c) 2004 JPO & JAPIO
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Dialog NPL search 09/669,057

Set	Items	Description
S1	2492	((LOAN OR MORTGAGE) (10N) (PAYMENT OR REPAYMENT)) (10N) (O- PTIONS OR ARRANGEMT OR FEATURES)
S2	12078	(USER OR BORROWER OR CLIENT OR INDIVIDUAL OR CONSUMER) (10- N) ((DESIGNAT??? OR CHOOS???? OR CHOSEN OR SELECT???) (5N) (O- PTIONS OR PLAN))
S3	18	S1 AND S2
S4	13	RD S3 (unique items)
S5	4	S4 AND PY<2000

reviewed keyword containing text

11/15/04

5/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00864992 95-14384
Selecting the right mortgage
Phillips, Steven
Journal of Accountancy v177n6 PP: 67-72 Jun 1994
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 2799

...TEXT: to a fixed rate.

* When index rates rise, so do interest rates.

FEDERAL HOUSING AUTHORITY

FEATURES

* Loans are insured by the Federal Housing Authority (FHA).

* Down-**payment** requirements generally are lower than conventional loans.

* The maximum **loan** amount is established by the FHA and may differ from region to region.

ADVANTAGES

* Less... free to build equity and devote her savings to securing her family's financial future.

PAYMENT OPTIONS

Once a **borrower** has **selected** the appropriate **mortgage** product and begun to make payments, CPAs may wish to advise them about some money-saving **payment options**.

For example, many lenders allow borrowers to make **mortgage** payments every two weeks. That means a 13th monthly **payment** is made each year and a 30-year **mortgage** can be repaid in as little as 21-1/2 years at substantial savings.

Another...

5/3,K/2 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0005535997 BOAKYATACMFT
Finance & The Family: In Brief
PHILIP COGGAN
Financial Times, P VI
Saturday, November 24, 1990
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 369

1990

...separate PEP for the 1991-92 tax year.

Albany Life has launched a Flexible Stabilizer **Mortgage**, which allows the **borrower** to **choose** between three interest payment **options** - 10.5 per cent, 11.5 per cent or 12.5 per cent per annum...

5/3,K/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07307621 SUPPLIER NUMBER: 15602351 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Preliminary evaluation of the HECM reverse mortgage program. (Home Equity Conversion Mortgage) (Special Issue: Housing Finance for the Elderly)
Case, Bradford; Schnare, Ann B.
Journal of the American Real Estate & Urban Economics Association, v22, n2
, p301(46)
Summer, 1994
ISSN: 0270-0484 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9921 LINE COUNT: 00902

... presents some difficulties. Experience to date with the demonstration suggests that while a single reverse **mortgage** with multiple **payment options** (as with HECM) may be conceptually simple, implementation has not been easy because the flexibility...

...borrowers may establish lines of credit instead of or, in addition to, scheduled monthly payments, **mortgage** servicers must also respond to borrowers' unscheduled requests for **payment** as well as regular disbursements. These **features**, along with borrowers' ability to change payment plans at any time, has complicated the servicing...Payment Options. The HECM demonstration permits borrowers to design a payment stream that meets their **individual** financial requirements. Borrowers can select one of five **payment options** at **loan** origination and may change **payment** plans at any time throughout the life of the **loan**. As mentioned earlier, the available **payment** plans are:

(1) the tenure payment option, which provides for monthly payments to borrowers for...

...very recently, it is possible that a much higher percentage of borrowers will change their **payment options** at some time during the life of their HECM **loan**. Most of the borrowers who have changed their **payment options** to date have established lines of credit instead of, or in addition to, their initial...the borrower will combine term payments with a line of credit.

Table 8 Effect of **borrower** age on **selection** of payment **plan**. (1)

	Age of Borrower		
	71.6 years	76.7 years	81.6 ye
ars			

Probability of Tenure Option 30.9...the basis of this different information. Second, borrowers in the three areas may use HECM

loan proceeds for substantially different purposes, and choose **payment options** to meet their disparate requirements. Third, borrowers in rural areas may be significantly more comfortable...

19940622

5/3,K/4 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06806925 SUPPLIER NUMBER: 15263760 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mortgage refinancing with asymmetric information.
Yang, T.L. Tyler; Maris, Brian A.
Journal of the American Real Estate & Urban Economics Association, v21, n4
, p481(30)
Winter, 1993
ISSN: 0270-0484 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10282 LINE COUNT: 00798

... and |Mathematical Expression Omitted
. Both values depend on the values of their embedded sequential call
options. If the **borrower chooses** to refinance at the end
of the first period, then at the end of the...a portion of the principal
expires. The exercise price of the option, based on the **loan** balance,
changes at each **payment** date. Chinloy refers to this as "a sequence
of **options** to prepay up to date of maturity." We use the term
"sequential option" to refer...

19931222
?